

**Information to identify the case:**

Debtor 1	<u>Jennifer M. Bryce</u>	Social Security number or ITIN	xxx-xx-8687
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-23188-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jennifer M. Bryce

9/29/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jennifer M. Bryce  
 Debtor

Case No. 17-23188-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Sep 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017.

db +Jennifer M. Bryce, 723 E. Brookside Lane, Hillsborough, NJ 08844-4858  
 516908118 +Andrew W. Bryce, 723 E. Brookside Lane, Hillsborough, NJ 08844-4858  
 516908119 Bank of America, PO Box 27052, Tampa, FL 33623-7052  
 516908121 +Midland Funding LLC c/o, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516908123 +NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
 516908122 Nelnet, US Dept of Education, PO Box 740283, Atlanta, GA 30374-0283  
 516908124 Northstar Location Services, LLC, Attn: Financial Service Dept., 4285 Genesee Street,  
 Cheektowaga, NY 14225-1943  
 516908126 Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QDESTRAFFI.COM Sep 29 2017 22:58:00 Daniel E Straffi, Straffi & Straffi, LLC,  
 670 Common Way, Toms River, NJ 08755-6431

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2017 23:25:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 29 2017 23:25:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516908120 +EDI: CBSKOHL.S.COM Sep 29 2017 22:58:00 Kohl's Department Store, Po Box 3115,  
 Milwaukee, WI 53201-3115  
 516908125 EDI: PRA.COM Sep 29 2017 22:58:00 Portfolio Recovery Associates, LLC,  
 120 Corporate Boulevard, Norfolk, VA 23502  
 516908127 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 29 2017 23:26:26 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 516908128 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516910378 +EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516908129 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516908130 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516908131 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/PayPal, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516908132 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/TJX Co, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516908133 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/ToysRUs, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516908134 EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 516908135 +EDI: WTRRN.BANK.COM Sep 29 2017 22:58:00 TD Bank USA/Target Credit, PO Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Sep 29, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2017 at the address(es) listed below:

Daniel E Straffi on behalf of Trustee Daniel E Straffi dstraaffil@comcast.net,  
dstraaffi@ecf.epiqsystems.com  
Daniel E Straffi dstraaffil@comcast.net, dstraaffi@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James V. Loewen on behalf of Debtor Jennifer M. Bryce loewen@newjerseylawyer.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5